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\$2	51804	S1 AND ANONYMOUS
S3	619171	2 AND DATABASE
S4	53	S3 AND FEE AND DENOMINATION
S5	188763	S4 AND COUPON AND REDEEM OR REDEMPTION
S6	1612	S5 AND DEMOGRAPHIC
S 7	20354641	S5 AND DEMOGRAPHIC SYSTEM OR SERVICE
S8	68637	PAYMENT (W) S7
S9		S2 AND S8
S10	95	S3 AND S9
S11	1	S3 AND S9 S4 AND S10
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Clicking with dollars: How consumers can pay for purchases from E-tailers Schreft, Stacey L

Economic Review - Federal Reserve Bank of Kansas City v87nl PP: 37-64

First Ouarter 2002

ISSN: 0161-2387 JRNL CODE: EKC

WORD COUNT: 10164

...TEXT: of providing credit-card numbers and personal information online as the biggest barrier to cybershopping. 2 Without further improvements in consumers' online payment options, e-tailing might not realize its full...

... technology start-ups, though increasingly these tech firms are forming alliances with more established financial service providers. Regardless of their industry experience, today's payment service providers (PSPs) are generally offering new ways of using the same means of payment that... spend it immediately. As a result, a unique feature of cash is that it allows anonymous trading. No instructions are needed to direct its transfer so there is no paper trail...

... most frequently used means of payment in terms of the number of transactions made (Chart 2). In 2000, U.S. consumers made 45 percent of their transactions with cash.6

Chart...

 \dots has decreased. Today, consumers use paper checks in about a quarter of all transactions (Chart ${\bf 2}$).9

Debit cards. A debit card is a bank-issued plastic card that works much...

 \dots seven different applications, of which the debit-card function might be just one \dots

Chart 2

There are two types of debit cards, regardless of whether the cards come with a...them exactly as they would signature-based debit cards. Behind the scenes, the issuer's **database**, not the shopper's bank account, must be accessed to verify that the the shopper...

...A record of the monetary value is either stored on the card or in a database maintained by the merchant or a third party operating the database for the merchant. Some cards are rechargeable, so consumers can add value to them; the rest are disposable with a fixed denomination . At the point of sale, consumers insert the card into an electronic device that can...

... type of stored-value card. If the record of monetary value is stored in a database maintained by the merchant or a thirdparty processor, the consumer swipes the card in the...cards are still used in the United States for only 1 percent of transactions (Chart 2).16 It was thought that when smart cards took off, stored value would too, but...of funds and goods between them, just as they would if they used an escrow service to facilitate a transaction in the physical world. The escrow service receives and verifies the transfer of funds by the buyer. It then notifies the seller...

... buyer. When the goods have been received and deemed acceptable to the buyer, the escrow service forwards payment to the seller. To use such a service , both parties to a transaction must agree in advance to use it and must register with the service . Charges for such services are about 4 percent of the transaction value. Most online escrow...

... view" credit-card sales. The merchant obtains the PSP's software and pays a competitive **fee** for set up and maintenance. Independently, consumers register with the PSP, providing their credit-card...

... online. They allow consumers to have their purchases included on their monthly bills for telephone service or Internet access. Since phone companies and Internet service providers bill customers monthly, an individual account with these service providers is essentially a charge account, but without an associated charge card. These charge accounts...

... account holder is expected to pay the bill in full each month, and a late **fee** is imposed if the bill is not paid on time. If several months pass without payment being made in full, the **service** is discontinued.

There are many advantages of this type of **payment service** and few disadvantages. It is available to almost everyone with Internet access at home since both telephone **service** and an Internet **service** provider are generally required to access the Internet. It is easy for merchants and for ...

... offer because it piggybacks on the existing systems for sending bills for phone and Internet <code>service</code> . Consumers are afforded additional privacy ... a check to pay for Internet purchases, customers simply register with the PSP offering the <code>service</code> by providing their checking-account information and email address, by choosing a user ID and...well under \$1, allowing micropayments to be made. Most providers of BMV now impose a <code>fee</code> per transaction to receivers of funds as a way of defraying the costs of processing... 1 See Forrester Research and assorted reports on Internet activity at https://cyberatlas.internet.com.

2 It is not clear whether these perceptions are accurate. Little solid data exist regarding security...

... itself. The intrinsic value of a piece of U.S. paper currency, regardless of its **denomination**, is the value of the paper and ink that constitute it and the labor and equipment usage embodied in it. In 2000, that came to 2.265 cents, according to the Department of the Treasury. Yet people are willing to exchange...

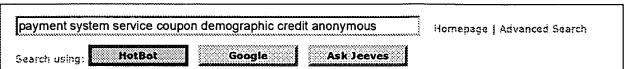
 \dots s calculations based on statistics provided in both ATM ft Debit News (November 2001, page $\,$ 2) and Table 6 of Federal Reserve Financial Services (2002).

13 Merchants might like the cards...too many deposits in a month, the PSP concludes that the individual is using the **service** to operate a business and imposes additional fees, more like those charged merchants.

25 Schreft merchants. Consumers could redeem the stamps at special redemption centers for everything from waffle makers to hair dryers to outdoor play sets. Green stamps...

... frequent-flyer miles, Green Stamps never expired. In fact, there are still a couple of **redemption** centers in existence in the United States.





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New Acquisitions - January - December 1997. UNIVERSITY OF ALBERTA. Department of Economics. 96-8 Klee, V. & Von Hohenbalken, B. Apollonius revisited: supporting spheres for sundered systems. 11p. www.econ.umn.edu/~econlib/gfrall97.html - September 16, 1999 - 524 KB

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... payments: encrypted credit cards for transferring payment instructions between ... e-mail and credit card system ... Free service. PayPal gets interest and ad revenue. PayPal gives \$10 coupon ... www2.bc.edu/~downinch/ebanking.ppt - February 18, 2000 - 224 KB

3. Privacy in Electronic Communications

... in how online service providers and online ... including Internet service providers, online firms ... payment system, since every telephone could serve as a payment terminal, and no credit commdocs.house.gov/committees/judiciary/hju59923.000/hju59923_0f.htm - January 13, 2000 - 433 KB

4. <u>upjohn ceo search / mississippi state university</u>

PRESIDENT CLINTON DIDN'T CREATE KAY BAILEY HUTCHISON BUT HE'S HELPED MAKE HER WHAT SHE IS TODAY AND TODAY THIS INTENSE 49YEAROLD STATE TREASURER IS FAVORED TO BECOME A NEW POLITICAL PHENOMENON A

www.isip.msstate.edu/publications/courses/ece_8463/projects/1998_spring/dat - July 22, 1998 - 524 KB

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New Acquisitions - 1994. PAGE 1 UNIVERSITY OF ADELAIDE. Department of Economics. 94-1 Neal, Penny. Credit rationing and uncertainty: complementarity in post Keynesian and new Keynesian monetary economics?. 38p. ... of international differences in service prices. 24p. 268 Lau ... Health care payment

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systems: cost and quality ...

www.econ.umn.edu/~econlib/gfrall94.html - September 16, 1999 - 481 KB

6. Index of Columnists' Articles

Columnists' Past Articles. Dan Bodanis. Issue. Page. Title of Article. Key Words. 143. 7. Neuro Linguistic Programming ... to the **Demographic** Shifts ... RRSP, **credit** cards, mortgage ... **Service**. Boa... www.marketingoptions.com/column_index1.htm - January 29, 2001 - 111 KB

7. untitled

4551 THE 2261 OF 2162 TO 2090 A 1675 AND 1651 IN 1025 S 835 FOR 824 THAT 709 IS 598 IT 529 ON 525 PERCNT 499 SAID 499 FROM 496 MILLION 492 AT 485 WITH 480 AS 457 MR 451 BY 437 WAS 405 IT 388 ARF

www.cs.jhu.edu/~tugba/voynich/enw1word.rnk - January 24, 2001 - 114 KB

8. untitled

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Ife.mit.edu/dsp/merton.bib - February 10, 1999 - 447 KB

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59 CENTS A SHARE 39 THE COMPANY S 39 A YEAR EARLIER 35 IN NEW YORK 28 NEW YORK STOCK 27 YORK STOCK EXCHANGE 27 AS WELL AS 25 ONE OF THE 23 THE THIRD QUARTER 22 PERCNT OF THE 22 SHARE FROM 21 THE.....

www.cs.jhu.edu/~tugba/voynich/enw3word.rnk - January 24, 2001 - 524 KB

10. First Monday: Trust in electronic markets

Growth of the Internet as a medium of electronic commerce will be determined by methodologies constructed to build trust about the security of information. ... and beliefs about a **system** further advance the understanding ... with the quality of **payment** for his product: will ... this case, the **credit** agency's **service** provides specific information ...

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... to local regulations) but the supplier still receives his **payment**. ... exchange keys by relying upon a hierarchical **system** of intermediary trust services. ... www.firstmonday.dk/issues/issue2/markets/ - July 7, 2004 - 101 KB

2. RRRR

... Obtain a database **system** that is ... Consider accepting **credit** card **payment** for dues ... for members who serve as officers, on committees or provide other **service**? ... archive.ala.org/cro/membership.pdf - 0 6

3. University of Alberta

... Diffusion of Mobile Telecommunications Services in the ... Migration in a Federal **System** Reprint series ... Keyword: Balance of Payments Crisis, Credibility, Multiple ... www.econ.queensu.ca/pub/papers/received/recent arrivals/previous.html - 63 K8

4. The privatization of Big Brother

... for employment with Gamma Transportation Systems, a company ... will not make any further payments on the ... 85 Similarly, the Medical Marketing **Service** (MMS) offers ... www.ag.state.mn.us/consumer/PDF/BigBrother.pdf - 0 B

5. Protecting Consumers Online

... and seniors, two of the **demographic** groups most ... disconnected from their local Internet **service** providers without ... had been received, that their **credit** card had ... www.ftc.gov/os/1999/12/fiveyearreport.pdf - 0 B

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- ... unemployment, ill-health, disability or death-in-service during the ... they would be worse off than unde the PAYG system. With tax payments of just (r A g) to ... www.bbk.ac.uk/res/pi/wp/wp199905.pdf

7. B 1 9 9 8

- ... Thanks to a buoyant service industry and a slowly ... non-recurrent impact of the France Télécom payment (0.5% of ... to 1997, the social security system generated a ... download.aft.gouv.fr/ra99 00/ra00us.pdf - 0 B
- 8. Tuesday, February 4, 1997 Transcript of NCVHS SUBCOMMITTEE ON ...
- ... late last year by the Public Health Service as to ... think as technology improves and as systems improv there ... care organization for purposes of payment for our ... www.ncvhs.hhs.gov/970204tr.htm - 101 K8
- Statistical Computing Statistical Graphics Easy Access to Census ...
- ... subscription to the journal, with a discount coupon. ... to thank Joe Broniszewski, our departmental system administrator, for ... that could be of service to section ... www-stat.stanford.edu/~susan/scgn/issues/back/v43.pdf - 0 8

10. NO.55-tobira

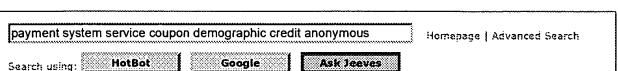
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1. TABLE OF CONTENTS EXECUTIVE SUMMARY ...

Management Service; ... demonstration of an anonymous digital Internet-based payment system, followed ... Credit and debit cards are increasingly... www.securitymanagement.com/library/cept.txt

2. EagleDirect

System (CASS) Created by the U.S. Postal Service ... discount when the coupon ... of adding demographic or ... in using the account name " anonymous " www.eagledirect.com/resources/glossary.html

3. January - December 1997 New Acquisitions

...we use the Stone index in the linearized almost ideal demand system?. ... Credit limits and long-term covered interest arbitrage.

www.econ.umn.edu/~econlib/gfrall97.html

4. Index of Columnists' Articles

...system, ears, auditory system, gut ... Selling to the Demographic Shifts ... is High Finance RRSP, credit cards ... for Faulty Post Sale Service... www.marketingoptions.com/column_index1.htm

5. http://komar.cs.stthomas.edu/pap-96f.htm

...only cash or credit is ... service hours or even a different banks ATM system. ... because the paymen is ... The demographic data got more and ... komar.cs.stthomas.edu/pap_96f.htm

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...without present payment. ... and beliefs about a system further ... variables are the demographic ... as a credit agency) is trustworthy, what... www.firstmonday.dk/issues/issue2/markets/

7. SENATE CALENDAR

...academic credit for the ... of the demographic makeup ... the Vermont Fire Service ... written application and upon payment of ... Combined DNA... www.leg.state.vt.us/docs/1998/calendar/sc980317.htm

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Bill and Andy's Excellent Adventure II Ten years ago, Bill Atkinson

...theme of these anonymous ... hard-earned credit and ... prospect of payment, Andy ... lead of Apple' **System** 7 ... the idea of wanting to do a...

endusefiles.lbl.gov/Public/KOOMEY/FILES%20JGKOOMEY/PERSONAL/WIRED2.04MagicC

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